

FIG. 1

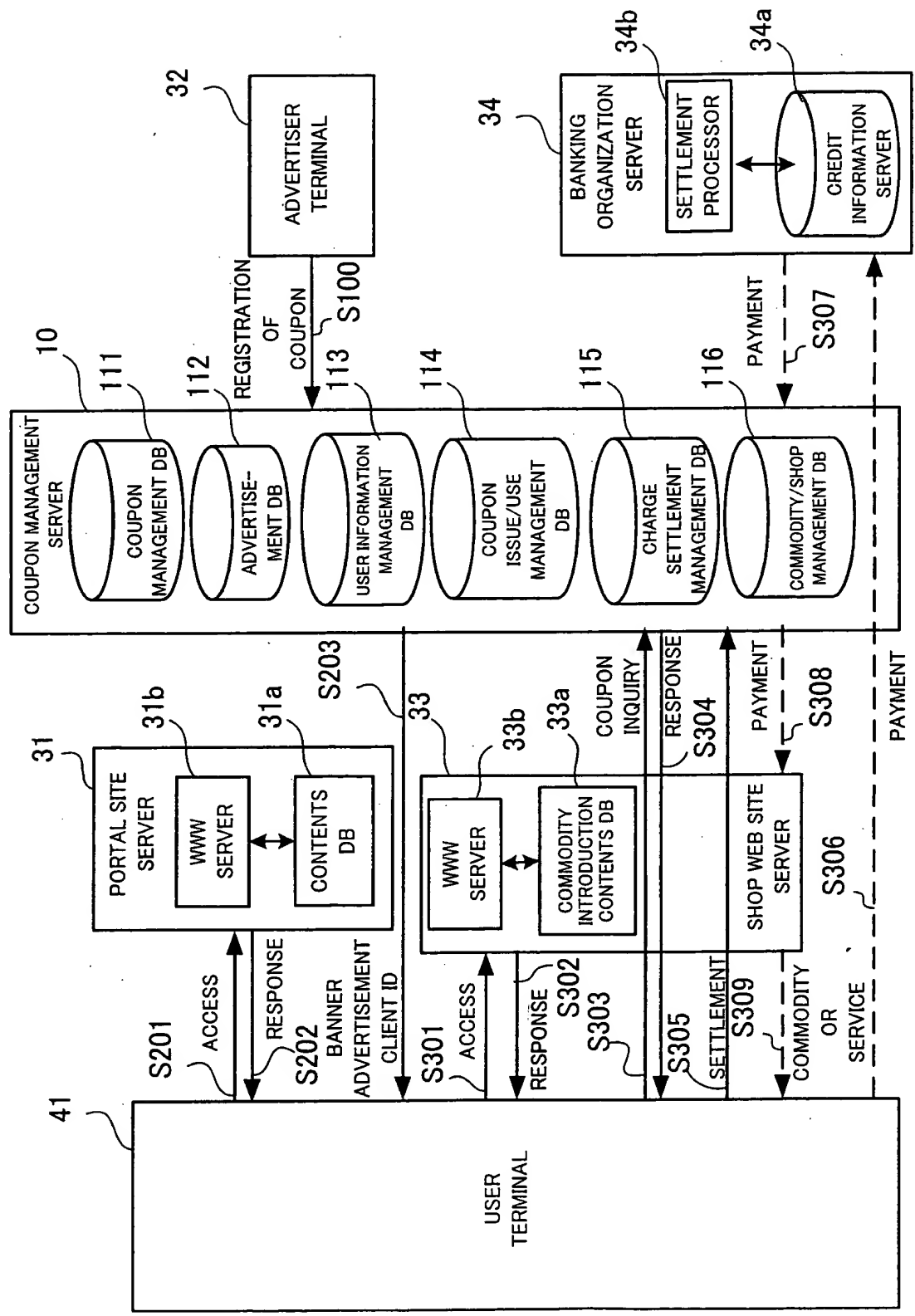
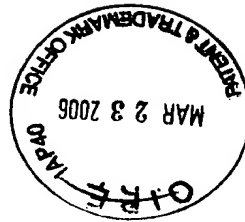


FIG. 4



FLOW: COUPON ISSUANCE

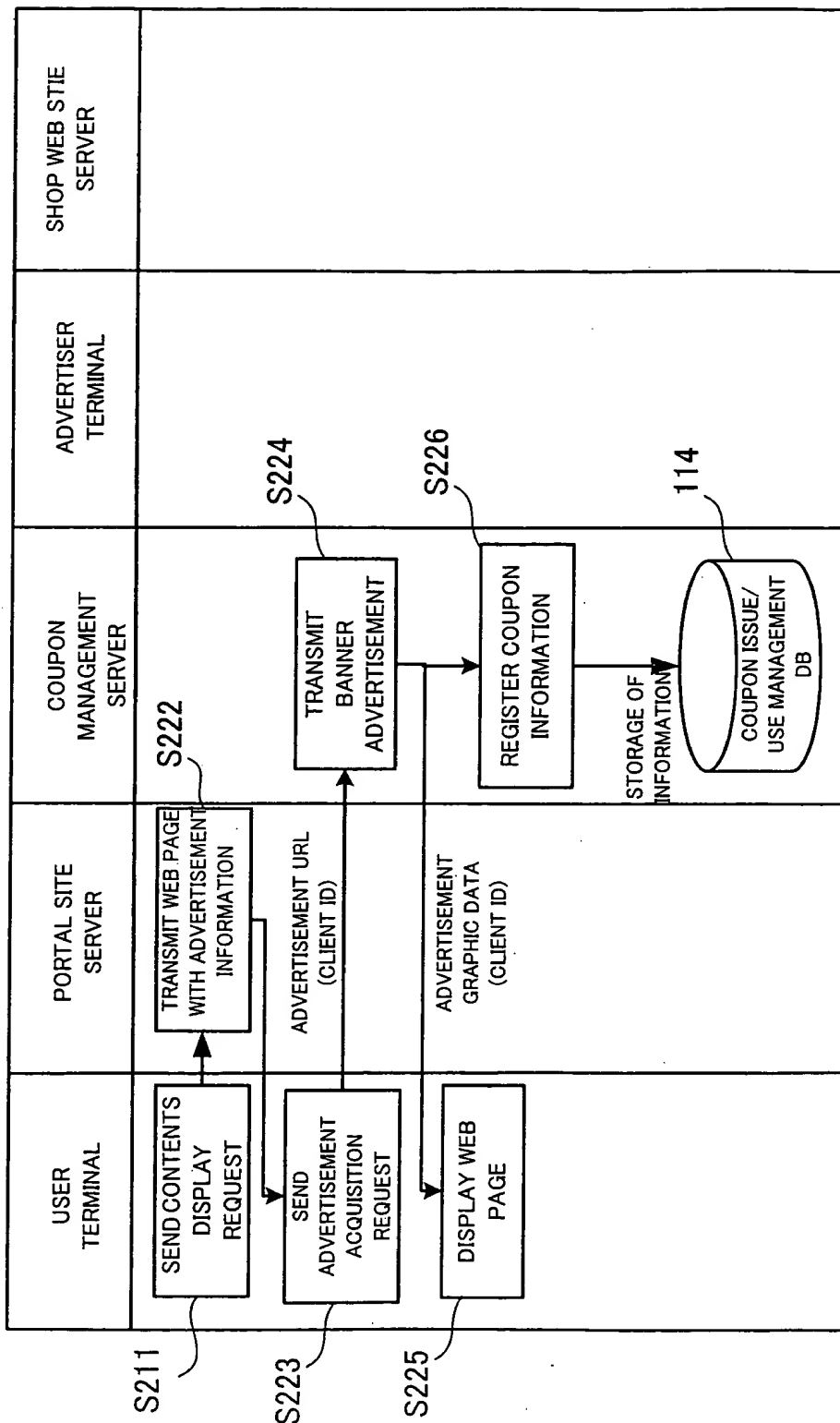


FIG.13

